

geo/personal lines

PrimeLet Essentials

Our new PrimeLet Essentials product caters for landlords who are looking for a more streamlined product.

PrimeLet Essentials offers cover for:

- All tenant types, including benefit assisted, housing association, students, asylum seekers
- Unoccupied pending let
- Individual and family lets, shared accommodation, multiple occupancy
- HMOs and bedsits
- Single risks or multi-property portfolios
- Non-standard constructions
- Properties undergoing renovation, where intention is to let
- Blocks of flats (up to 10)
- Listed properties
- Malicious damage by tenant up to £5,000 as standard

Trading options

- F-trade on Acturis

	Ruding	
Buildings	Min sum insured	£80,000
	Max sum insured	£2m
	Standard compulsory excess	£300
	Escape of water excess	£500
	Subsidence excess	£1,500
	Property Owners Liability (POL)	£2m as standard. Option to increase to £5m
	POL for domestic employees	£10m
	Trace & access	£1,000
	Malicious damage by tenant	£5,000
	Alternative accommodation / loss of rent	Up to 20% of buildings sum insured
Contents	Min sum insured	£1,000
	Max sum insured	£100,000
	Standard compulsory excess	£300
	Escape of water excess	£500
	Loss of oil / metered water	£1,000
	Emergency access	£1,000
	Contents in outbuildings	£2,500 for theft

Limits

Rating